Ngân Hàng TMCP Hàng Hải Việt Nam (MSB)
54A Nguyễn Chí Thanh, phường Láng, Hà Nội
Tel: (024) 3771 8989

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REPORT
OF THE INDEPENDENT MEMBER OF THE BOARD OF DIRECTORS ON THE EVALUATION OF THE BOARD OF DIRECTORS' ACTIVITIES IN 2025

To: **General Meeting of Shareholders**

I. Activities of the Independent Member of the Board of Directors (BOD) in 2025

In fulfillment of their duties and responsibilities in accordance with applicable laws and the Bank's Charter, in 2025, the Independent Member of the Board of Directors carried out the following activities:

- Attended all meetings of the Board of Directors, both in-person and through written resolutions; made independent and objective decisions.
- Participated in the activities of the Risk Management Committee (RMC) and the Technology Committee (TC) as a member of these committees; contributed various opinions on risk governance policies, technology strategy, and other related matters of MSB.

II. Assessment of the Board of Directors' Performance in 2025

Through independent oversight activities, the Independent Member of the Board of Directors provides the following assessment of the BOD's performance in 2025:

- The Board of Directors consists of 07 members, including 06 non-executive members and 01 independent member, in compliance with the Bank's Charter and legal regulations regarding the number, qualifications, and eligibility criteria of BOD members for the current term. The Board structure ensures diversity in gender, qualifications, competencies, and experience across multiple fields, including finance, technology, business administration, marketing, and risk management.
- In 2025, the BOD convened 04 meetings and conducted 276 written resolutions, all in compliance with prescribed legal procedures. Resolutions and decisions issued by the BOD were valid and timely, contributing to the overall growth momentum of MSB and ensuring the stable operation of the entire system.

The BOD also emphasized sustainable development by directing the issuance of the 2025 Sustainability Report and overseeing the Executive Management's implementation of green credit programs.

- The committees operated in accordance with their assigned functions and duties, complying with regulations of the State Bank of Vietnam, applicable laws, and MSB's internal

regulations. They effectively provided advisory and consultative support to the BOD in their respective areas of expertise, with the participation and oversight of specialized BOD members.

The Independent Member of the Board of Directors acknowledges that the BOD's activities in 2025 were organized and implemented in full compliance with the MSB Charter and the Regulations on the Organization and Operation of the Board of Directors. The BOD members effectively fulfilled their roles in strategic direction, risk management, and sustainable development orientation, making positive contributions to the Bank's overall performance.

Respectfully submitted./.

INDEPENDENT MEMBER
OF THE BOD

(SIGNED & SEALED)

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